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November 3, 2009

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Commissioner for Patents  
PO Box 1450  
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Art Unit 3694

Attn: Mail Stop RCE

Re: U.S. Utility Patent Application  
Application No. 10/749,696; Filing Date: December 31, 2003  
For: **System for Reducing Disputes of Credit Transactions**  
Inventors: CREVELING *et al.*  
Our Ref: 2348.0070000

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Request for Continued Examination (RCE) Transmittal;
2. Submission Under 37 C.F.R. §1.114 and Preliminary Amendment Under 37 C.F.R. §1.115; and
3. Online Credit Card Payment Authorization in the amount of **\$914.00** to cover:

\$810.00 - Request for Continued Examination fee; and  
\$104.00 - Extra Claim fees.

The above-listed documents are filed electronically through EFS-Web.

In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

Fee payment is provided through online credit card payment.

Commissioner for Patents  
November 3, 2009  
Page 2

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

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JDE/RWM:smn  
Enclosures

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